

The Perception of Non-Moslem Customers Towards Bank Syariah in Manado City

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ABSTRACT

The development of syariah banks in Manado city as the capital of North Sulawesi province which has a large number of non-moslem population is quite fast. The bank has many non-moslem customers, even one of the subsidiaries has more non-moslem customers than Moslem customers. This present study aims to describe the perception of non-moslem customers towards bank syariah in Manado city. This research uses a case study approach which is part of qualitative research. Data collection was carried out by participant observation, interviews and documentation. After the analysis was conducted, the result of the study revealed the perception of non-moslem customers toward bank syariah in Manado city was dominated consecutively by the affective (emotional), cognitive (perceptual) and conative (action) components.

Keywords: Bank Syariah, Manado City, Non-Moslem Customers, Perception

INTRODUCTION

The growth of Islamic bank assets in North Sulawesi in March 2020 reached 23.44% (OJK, 2020) even though the non-moslem population reached 61.53% (BPS, 2019). One of the sharia banks branches has more non-moslem customers than Moslem customers so it is interesting to be studied. This study aims to describe the behavior of non-moslem customers and reveal the factors that influence their decision to become customers of Islamic banks. This proves that non-moslem customers have contributed to the development of Islamic banks in North Sulawesi, Indonesia.

Sharia banking system requires Islamic values as the basic guideline for its operations (Alsmadi & Zarour, 2015 in Santoso et al., 2020). However, there is another reference that defines that syariah banks or Islamic banking or interest free-banking, for example a banking system whose operational procedures does not include interest system (*riba*), speculation (*maisir*), uncertainty and unclarity (*gharar*) (Zainuddin, 2009). Based on the data of the Financial Services Authority, syariah banking in Indonesia has continuously shown positive development during the Covid-19 pandemic. Up to March 2020, the asset, distributed financing (DF) and third-party fund (TPF) of syariah banking

are growing continuously. By March 2020, the asset of syariah banking has reached over IDR 536.6 Trillion or has grown 9,02 % per year. In total, the DF and TPF of syariah banking have also increased to IDR 372.3 trillion and IDR 423.6 trillion respectively (OJK, 2020).

The market share of syariah banking has also increased into 5.99 %. The market share portion of syariah banking consists of syariah general banks that contribute 65.22 %, syariah business unit 32.17 % and syariah community financing 2.62 %. Syariah general banking is the greatest contributor in supporting the syariah finance with a total asset of IDR 349.95 trillion, DF IDR 228.39 trillion, and TPF as much as IDR 289.36 trillion. Syariah business units supports the increase of contribution with their total asset of IDR 172.61 trillion, DF as much as IDR 133.26 trillion and TPF as much as IDR 125.10 trillion. Meanwhile, syariah community financing banks contribute to syariah financing with a total asset of IDR 14.04 trillion, DF as much as IDR 10,68 trillion and TPF as much as IDR 9.10 trillion (OJK, 2020).

The Financial Services Authority recorded that as per March 2020, the capital adequacy ratio (CAR) of syariah banking is 20.36 %, the bank efficiency ratio (operational spending as compared toward operational income) is 80,52 %, *return on asset* (ROA) 2,02 %, non-performing financing (NPF) net 1.95 %, NPF gross 3.29 %, and *finance to deposit ratio* (FDR) 87.26 %. Regarding the Distributed Financing (DF) as per March 2020, most of them or 45.01 % is still used for consumption, for business capital amount of 31,14 % and for investment is 23.85 %. The most contract that had been done is the *murabahah* that reached 45.65 % and *musyarakah* for 43.93 %. Based on the demography of its customers, the majority of syariah banking customers are household that contribute 43.01 % to the total number, followed by big business and retailer as big as 10.34 % (OJK, 2020).

The composition of third-party funding at syariah banks is mostly saved in deposits as much as 53.30 %, followed by savings 31.93 % and current account 14.77 %. In terms of deposits, most of the funds deposited by customers are in 1-month period time deposit of around 65.15 %, followed by the three months period time deposit in 18.65 % (OJK, 2020).

As the country with the biggest Moslem population, the penetration of the Indonesian syariah bank is still considerably low, it is ranked 9th among Moslem countries in the world. The first place is Saudi Arabia that holds 66.4%, followed consecutively by Kuwait holding 42.6%, Malaysia 28.9%, Bahrain 27,1%, United Emirates Arab 21.7%, Qatar 20.8%, Jordan 16.4%, Turkey 6.1% and Indonesia 4.1%. The shift in Indonesian citizens on syariah banks has happened since 2016. This becomes a great opportunity for providers of syariah services (Tohir, 2021).

Furthermore, Tohir explained that the government through the Ministry of state-owned enterprises aimed to conduct transformation in the financing sector by increasing the core competence of syariah banks in Indonesia. This purpose was realized into existence through the merger of state-owned syariah banks since March 2020. These banks are BNI Syariah, BRI Syariah and the Bank Syariah Mandiri by using a new name the Bank Syariah Indonesia (BSI). The merger of these three state-owned syariah banks aims to increase the capital and the capability of syariah banking in Indonesia and to make BSI

as the 8th biggest bank in Indonesia. The merger impacts are, firstly is to provide syariah financing service alternative which is managed professionally and to have a brand positioning as a big bank. Secondly, to have big scale company exploration competence supported by globally competitive syariah products. The last is to have a variety of consumer products backed by the best technology and infrastructure (branches and ATMs) to provide a digital Islamic bank experience.

According to Gunardi (2021), through the merger of these three syariah banks it is expected that it could create : 1) the biggest syariah bank in Indonesia that has global competitive power and has the potential to be one of the top 10 globally ranked syariah banks based on market capitalization. The following are top 9 biggest syariah banks worldwide, Al Rajhi Bank (Saudi Arabia), Kuwait Finance House (Kuwait), Emirates Islamic Bank (UAE), Qatar Islamic Bank (Qatar), Dubai Islamic Bank (UAE), Alinma Bank (Saudi Arabia), Masraf Al Rayan (Qatar), Boubyan Bank (Kuwait), Bank Albilad (Saudi Arabia); 2) Syariah bank that has various consumer products supported by the best technology to provide better digital banking experience for the customers; 3) Syariah bank with a vast network supported by over than 1.200 subsidiaries that could cope with the services asked by the customers; 4) good balance sheet and financial performance with a target of IDR 272 trillion of financing and IDR 336 trillion funding in 2025; 5) the significant earning and future finance synergy which will contribute positively to the growth of Bank Syariah Indonesia.

Gunardi also explained that the financial performance merged BSI has acquired asset as much as IDR 239.56 trillion, TPF IDR 209.98 trillion, DF of IDR 156,51 trillion, capital of IDR 22.61 trillion and net profit of IDR 2.19 trillion. The merger of 3 state-owned Islamic banks aims to increase the capitalization and capability of Islamic banking in Indonesia and going to make Bank Syariah Indonesia the 8th largest bank in Indonesia.

Manado has been a magnet of interest of national and multinational businessmen. As the provincial capital, Manado has been an icon and business center. All commuters and agricultural products are transported through the Manado maritime port and airport. The interest of the businessmen in the past was triggered by the aroma of local agricultural products (natural resources) and the culture that was open to ethnic, race and religious assimilation, even though it was recognized that this interaction process of people from different ethnicities and characteristics have massively affected the thinking pattern and the lifestyle of Manado citizens. The process of adoption of culture and multi-characteristics could be either productive or contra-productive or destructive. All of these tend to be suggested as a proposal which will be decided by people according to their preferences. Up to recent days, Manado has been known widely as religious city and blessed land.

Despite its heterogenic nature, the citizens of Manado are very respectful toward a tolerant, open and dynamic live. This is reflected in the city's famous motto "we are all brothers". Manado city as the capital of North Sulawesi province is located in Manado Bay and surrounded by mountainous area. According to data population, the percentage of Moslem in Manado is 38.47%, Protestant is 55.57%, Catholic is 4.94%, Hinduism is 0.22%, Buddhism is 0.12% and Konghucu is 0.04% (BPS, 2019).

The strong brotherhood bond in Manado can be seen in people's mutual cooperation in building worship facilities such as mosques and churches. They work together regardless of their difference in group origin. This is also shown in worshipping activities for instance, when the Moslems performed the *Eid-ul fitr* prayer, young man from nonmoslem communities would serve as guard to help to maintain the security and orderliness during prayer as also when nonmoslem celebrating their worship, Moslem people will maintain the orderliness and security. Therefore, it is obvious that the tolerance level in Manado is considerably high.

Furthermore, it is observed that syariah banks that use the principles of Islamic law are in fact demanded by many nonmoslem citizens of Manado. The Statistical Data of Syariah Banking indicated that the asset growth of syariah bank in North Sulawesi in March 2020 has reached 23.44 %. A growth of 24.81% is recorded for distributed funding and 13.18 % for third party funding (OJK, 2020).

The interview with the Branch Manager of the Tendean Manado branch of BSI on October 19th, 2020, which is indicated by Table 1. revealed that the total number of customers by September 2020 is 21.356 customers consisting of 12.173 (57%) Moslem customers and 9.183 (43%) nonmoslem customers. It is also revealed in the interview result with the employees of Kairagi Manado branch of BSI on October 15th, 2020 that the number of nonmoslem customers at this branch is larger than Moslem customers.

Table 1. The percentage of the number of customers of the Manado Branch Bank Syariah Indonesia by September 2020

Product	Total number of Customers	Moslem	Non-Moslem
Kairagi Branch	6.006	2.402 (40%)	3.604 (60%)
Tendean Branch	21.356	12.173 (57%)	9.183 (43%)

Source: (Effendi & Yahya, 2020)

Based on the data acquired from the bank the community's contribution in the development of syariah bank in Manado city in recent years is shown by the following table:

Table 2. The Development of DF, TPF and customers of Tendean Manado Branch of Bank Syariah Indonesia

No	Year	DF	TPF	Customer number
1	2020	Rp. 219.761.000.000	Rp. 86.136.000.000	21.356
2	2019	Rp. 128.907.000.000	Rp. 59.215.000.000	17.208
3	2018	Rp. 73.378.000.000	Rp. 52.175.000.000	10.373

Source: (Kaligis, 2021)

Table 2. indicated the development of third-party fund at the three branches of Manado BSI had increased > 12% in 2019 and increases > 25% in 2020. Similarly, distributed fund has also increased significantly. In 2019 the increase is > 75% and in 2020 it is > 70%. This also applies for the number of customers that has grown each year. The growth of customer number in 2019 reached > 66% and in 2020 it increases > 24%. This

proved that nonmoslem customers of the Tendean Manado BSI contribute to the development of syariah banks in Manado City.

Based on the observation, it is shown that there are many nonmoslem which are interested in choosing syariah bank for their transactions service. The involvement of nonmoslems as the customer is certainly a unique phenomenon and is rarely found in other areas of Indonesia and therefore this phenomenon is interesting to be examined. The increase of growth of syariah banks in Manado city has certain implications on the economy as well as the social condition of its citizens. It is expected that this present study provides comprehensive explanation on that phenomenon.

Perception is one of the psychological aspects which are important for human being in order to respond to various aspects and symptoms occurring in their surrounding area. Perception conveys a vast meaning, concerning internal and external ones. Several experts have provided definitions on perception, although basically they refer to the same meaning. According to the Great Dictionary of Indonesian Language, perception is direct response (received) of something. The process when somebody finds out some things through their five senses. Sugihartono et al. (2007, p. 8) suggested that perception is brain's ability in translating the stimulus or process of translating stimulus accepted by human five senses. In perception there are differences of perspectives in sensing things. Some perceived something a good positive or negative perception will influence covert or real human attitude. Meanwhile, Pandey. et. al. (2021) suggested that consumer perception can be defined as an impression or awareness of the consumer about a product or service offered by a company. The consumer creates their own impression of the product offered, by interpreting the information about the product.

Walgito (2010) elaborated that perception is individuals observe their outside world using their senses or a process realized by stimulus which is being received by individuals through their receptors. Meanwhile, according to Sarwono (2000, p. 39), perception is the ability to differentiate, classify, and focus on something. Furthermore, according to Slameto (1995, p. 102), perception is a process considering the messages or information being entered to the brain. Through perception, human continuously relates to their environment, this relation is established through the sense faculties, the sight, hearing, touch, taste and smell.

Based on the statement above, it can be concluded that perception is a process delivery of relevant information received by five senses from the environment which are then organized in the mind, interpret, experience and process everything that happened in the environment. Nonetheless, those things affected perception, because perception can be considered as the first event in the process of changing stimulus into action or as meaningful sensation.

According to Walgito (2004), perspective of perception consists of three components that form attitude structure, 1) cognitive component (perceptual component), that is, the component relates to knowledge, perspective, and believe or something which relates to how somebody perceived the attitude of the object. 2) Affective component (emotional component) is the component that relates to favoring or disfavoring over attitude object. Favoring is a positive thing, while disfavoring is a negative one. This component indicated the direction of one's attitude which is either positive or negative. 3) Conative

component (action component) is a component that relates to the degree of one's tendency to act on attitude object. This component indicated the intensity of attitude, that is, it indicates the level of one's tendency to act on or behave on attitude object.

Based on the summary above, it can be suggested that perception consists of cognitive, affective as well as conative component that refers to the willingness to act on or behave on something. One's attitude towards an object, in which attitude is the manifestation of the constellation of the three components that interacts each other to comprehend, feel and act on attitude object. These three components are mutually interactive and consistent toward each other. Thus, there is an internal organization among the three components.

The empirical gap in this study is obtained from comparing the results of previous studies in order to become a new part of research development. The difference among the results of previous studies which indicated that there was a research gap in knowledge (cognitive) and religion (affective) variables where each variable had an effect on some studies at the same time had no effect on other studies.

The research conducted by Hidayat & Al-Bawardi (2012) titled "Non-Moslems' Perception Towards Islamic Banking Services in Saudi Arabia" revealed that all respondents know and have previously had knowledge on syariah banking. The study also revealed that the cheaper transaction fee and better services were the main reason which made them attracted to use syariah banking. The principles of syariah banking that is interest-free was not the main reason for Saudi Arabian nonmoslems to benefit from the services of syariah bank in Saudi Arabia. Furthermore, those findings showed that the majority of nonmoslem customers in Saudi Arabia saw that the recent services of syariah banking is various kinds and suitable to service their banking needs.

The research conducted by Abdullah, et. al. (2012) "Perception of Non-Moslems Customers towards Islamic Banks in Malaysia" found that the services of Islamic banking had progressed in the community of nonmoslems in Kuala Lumpur. Despite this positive trend, there is a need to improve the knowledge of nonmoslem customers on the concepts of Islamic banking.

Uddin et al. (2016) in their research "Non-Muslim Customers' Attitude and Perception towards the products and Services of Islamic Banks: An Exhaustive Study on Islamic Bank Bangladesh Limited". Results of the study indicate that the cheaper transaction costs and better services delivery are the main reasons that attract them to use Islamic banking services. Though majority of the respondents are convinced of the social benefits that can get from the interestfree Islamic banking principles, they are not the primary reasons for their utilization of Islamic banking services in Bangladesh. Furthermore, the findings indicate that majority of non-Muslim customers in Bangladesh perceive current Islamic banking services as suitable in satisfying their banking needs. The authors conclude that non-Muslim customers have positive attitude and perceptions towards the products and services of Islamic banks in Bangladesh.

Omar and Rahim (2016) in their research "Perception of Non-Muslims towards Islamic Banking Revisited: SEM Approach". The result of hypotheses has revealed that there is a significant relationship between perception among non-Muslims which is indicated by

confidence and bank selection criteria, towards acceptance of Islamic banking system in Malaysia. Latent variable for perception also passes mediating test to be a significant mediator between the exogenous indicators and the endogenous acceptance towards Islamic banking.

The research conducted by Razimi & Romle, (2017) "*Non-Moslem Perception on Islamic Banking Products and Services in Malaysia*" found that the perception of nonmoslems on syariah bank is varied. The product and services of syariah banking were popular among nonmoslems. Meanwhile, religion and education were not the factors that built their perception.

Soud and Sayilir (2017) in their research "Perceptions of Islamic Banking Among Muslim and Non-Muslim Citizens in Tanzania". The findings imply that there a significant difference between perceptions of Muslims and non-Muslims with respect to Islamic banking in Tanzania. Furthermore, with respect to level of awareness of Islamic banking our findings reveal that nearly two thirds of Muslim respondents are aware of Islamic banking whereas only one third of non-Muslim citizens are aware of Islamic banking. Respondents claim that they learn about Islamic banking products and services mostly through friends or Islamic banks. Moreover, Muslim and non-Muslim citizens tend to have different factors which may encourage or discourage them to use Islamic banking.

Hossain and Roy (2017) in their research "Perception of Non-Muslim Customers towards Islamic Banking: A Study in Northern Part of Bangladesh". The result of the study showed that the perception of non-Muslims regarding Islamic banking is positive and it's gaining popularity day by day. Non- Muslims, in some cases have knowledge of Islamic banking products and services. Taking these mixed responses i.e little awareness but positive perceptions, further efforts need to be taken to promote the level of consciousness about Islamic banking among nonmoslems in northern part of Bangladesh and throughout the country.

Su'un, et. al., (2018) in their research "Determinants of Islamic banking adoption across different religious groups in Ghana: A panoptic perspective" found that perception, knowledge, perceived benefit, innovation and religion, promotion, attitude and customers' preparedness to comply with syariah were the significant decisive factors for the adoption of syariah banks for Moslems, Christians and African Traditional Religion (ATR) sub-groups. However, violence threat was perceived as significant negative decisive factor for the adoption of IB for Christians and ATR sub-groups, but not significant for Moslem sub-groups. Meanwhile, promotion and religion were considered as negative factors for the ATR sub-groups in adopting syariah banking.

RESEARCH METHOD

The Data of this study was collected from primary and secondary data. The study adopted the qualitative research approach. Eight eligible people were identified, selected and interviewed in order to produce the primary data. The interview was a semi-structured and the key informants had voiced their opinion freely based on the research focus. The data was also completed with the data acquired from journals, textbooks, legal papers and other documents.

According to Nurdin and Hartati, (2019, p. 223), researchers can use a combination of the three analytical techniques from Miles and Huberman, Spradley and Yin. The steps as follows: First, researchers must prepare the detailed and completed field notes obtained from in-depth interviews or observations or documents. Second, interpreting everything conveyed in the fragments of field notes or documents that have been marked, including the interpretations beside or around the data fragments. Third, after findings from field notes, presenting the findings. Fourth, building the assumptions or working hypotheses about an event or relationship categories. Fifth, testing the validity of the assumptions or classifications that have been constructed based on the collected data.

RESULTS AND DISCUSSION

Bank Syariah Indonesia

Before the merger into the Bank Syariah Indonesia, the Manado Branch Bank Syariah Mandiri (BSM) was the first syariah bank in North Sulawesi Province since 2004 which was located on the Manado Mega Mas complex. In 2020 has had 4 subsidiaries offices, Manado Branch, Kairagi Branch, Bitung Branch and Kotamobagu Branch. The work performance of the MSB in the land of waving palm trees was considered very positive. The growth during 2019 viewed regionally as having the growth of 13 % for financing and third-party funding has the growth of 24%. The North Sulawesi BSM was named second best after the South Sulawesi branch (Tribun, 2020). Since 1st February, 2021, MSB changed its name into the Bank Syariah Indonesia (BSI).

The Manado branch of the BRI Syariah (BRIS) begins operating on 1st May 2013, located on Manado Town Square area. The work performance of BRIS in North Sulawesi or Land of waving palm trees was considered very positive. According to the second Informant as the branch leader of the Manado branch BRIS in an interview on 24th November 2019, the growth of the bank that they led since 15th May 2019 has tripled in asset from IDR 73 billion to more than IDR 200 million by 30th October 2020. In the beginning of 2019 BRIS was ranked in 60th position among 73 Indonesia-wide branches and by October 2020 has ranked in 3rd position all over Indonesia. Since 1st February 2021, BRIS has changed its name into the Bank Syariah Indonesia (BSI).

Key Informants

There are 8 key informants, consisting of 37% male and 63% female. As many as 75% key informants have a high education, while the rest (25%) only have high school education. There are 50% of key informants aged 40-50 years old, while some of them were 30-40 years old (37%) and 50-60 years old (13%). The most key informant occupations were as private employees (37%), 25% as civil servants, 25% as entrepreneurs and the rest (13%) were professionals.

Cognitive Perception

According to Walgito (2004), cognitive (perceptual) perception, is the component that is related to knowledge, opinion, believe, that is things that are related to how one's perception on the attitude of the object. Perception plays an important part for customers in deciding the products or services that they would like to own or to consume. The perception of nonmoslem customers on syariah banks and their differences with conventional ones, based on the interview, 75% key informants have known about

syariah banks and understood the differences between the two, this is expressed by the key informant as follows:

Subject	Statement	Theme	Conclusion
(IK-11)	Syariah bank is a banking system whose operation is based on Islamic law. The difference of syariah bank and conventional bank are from the interest or profit-sharing system. Conventional banks conducted their activity based on interest, whilst syariah bank did not recognize interest system, rather applying the principles of profit and loss	<ul style="list-style-type: none"> - definition of Islamic bank - the difference between Islamic banks and conventional banks 	<ul style="list-style-type: none"> - knowing - understood
(IK-14)	Syariah banks are financial institutions that run their business according to Islamic rules meanwhile conventional banks are business that run their business based on state regulation	<ul style="list-style-type: none"> - definition of Islamic bank - the difference between Islamic banks and conventional banks 	<ul style="list-style-type: none"> - knowing - understood

According to Kaffah dan Wirdyaningsih (2017) the system of syariah banking is different from conventional ones, because syariah financing and banking were sub-systems of a wider scope Islamic economy system. Therefore, syariah banking was not only demanded to earn commercial profits but also are required to seriously bring syariah values into realization.

Based on the statements of key informants above, it can be concluded that the customers understood the differences that exist between syariah banking and conventional banking that is the main difference in on the underlying philosophy. Complying with Islamic regulations, syariah banks do not apply interest system in all their activities, while conventional banks apply interest based on general regulation that allow interests to be applied.

The operational of Syariah banks which are based on profit and loss sharing system resulting in Syariah banks having unique power that is different from the conventional system. This difference clearly shows that the profit-sharing system conveys fairness and equality dimensions. By referencing to competitive advantage-strategy, then the profit and loss sharing is a differentiated strategy serving as distinctive power for the institute under question in order to win the highly competitive rivalry. With the application of profit-sharing system, syariah banks require that customers share both the profits and the risks equally. Syariah concept teaches us to support business cooperatively and otherwise also share the loss similarly equal. According to Isjaya (2016), the return given by syariah banks to investors is calculated by using the profit-sharing system so that the profit-sharing is fair for both parties. From the collection of third-party funding, if the syariah bank achieved large number of income then the customers will also receive large profit, in contrast, if the income of syariah bank is small then the customer will only small number of profit share, as well. The return received or shared by syariah banks will

always fluctuated, extremely depending on the achieved income or investment made by business partner as well as customers.

The perception of nonmoslem customers on profit-sharing, based on the interview result it is found that 63% key informants understood the profit-sharing applied by syariah banks. The followings are opinions expressed by several key informants who understood profit-sharing system. The statement expressed by the eleventh key informant as follows:

Subject	Statement	Theme	Conclusion
(IK-11)	Syariah banks do not recognize interest, but it applies the profit and loss principle. Profit sharing is the total income is deducted by operational costs to acquire profit	Definition of profit sharing	understood
(IK-14)	Profit-sharing is a system that benefits both bank and its customers	Definition of profit sharing	understood

Based on the opinions of the key informants above it can be concluded that nonmoslem customers understood profit-sharing system as the profit earned by customers based on the profit achieved by the bank and on the mutual agreement whose number will be different at different time.

The findings supported the theory proposed by Kotler dan Keller (2012) that the factor affecting customers in purchasing is the cultural factor (culture, sub-culture and social class), social factor (community, family, role and status), personal factor (age, stages of life, occupation, economic condition, life style and personality) and . Customers' knowledge will affect on purchase decision. When customers have more knowledge, then they will make better decision, they will be more efficient in processing better information. Customers will use various ways to evaluate products. Customers with higher knowledge will have the awareness on the importance of product information. According to Kotler dan Keller (2012), the factors that effect on customers in making purchases are cultural (culture, sub-culture and social class), social (group, family role and status), personal (age and life cycle, occupation, economic situation, life style and personality) and psychological (motivation, perception, knowledge, believe and attitude). The findings of this study also support several studies that were conducted previously such as studies conducted by Bin, et. al. (2017), Su'un et.al (2018); Saptasari & Aji (2020) which found that the knowledge of nonmoslem customers as a matter of fact had positive significance toward their decision of using syariah banks.

Affective Perception

According to Walgito (2004), affective perception (emotional) is the component related to affection or antipathy feeling towards the attitude objects. Affection feeling is a positive thing, while "dislike" or antipathy is a negative one. This component shows the direction of ones' attitude toward like or dislike/ affection or antipathy.

Islam is not the only religion that prohibits usury or "*riba*". Jew tradition stated that collecting "*riba*" is prohibited and considered as immoral. There are several texts in the Jewish script as cited by Iqbal and Mirakhor (2008) in Hapsari and Beik, (2014) that is 1)

Exodus 22:25,2 2) Leviticus 25: 36,3 3) Deuteronomy 23: 19. Some prohibition of interest in the Bible as well that is: 1) Proverbs 28:8 and 2) Ezekiel 18:8.

The knowledge about this was found on 75% nonmoslem customers who stated that their religion actually prohibits “riba”. As stated by key informants who expressed the following:

Subject	Statement	Theme	Conclusion
(IK-07)	Yes, in Christianity, in the Bible it was written that (we) cannot apply riba Leviticus 25: 36, 37	Christianity forbids usury	believe
(IK-01)	Yes, do not be greedy meaning do not be too materialistic and put people in trouble. God bestows us with talents it is up to us how to manage it	Christianity forbids usury	believe
(IK-03)	Basically, usury is immoral	Christianity forbids usury	believe

Based on the elaboration of those key informants, it can be concluded that the religion that they adhere teaches not be greedy by applying *riba* or usury that will cause problems to other people. These findings support what had been studied by Hapsari and Beik (2014) who found that religious factor effect on nonmoslems to be customers of syariah banks.

Parasuraman (2014) defined quality service as the expected level of superiority and control over that superiority level to fulfill customers’ need. Tjiptono (2011) explained that if the services that were received or suggested are suitable with the expected ones, then the quality of the service is perceived as good or satisfying.

The following is an excerpt of the opinions of the third key informants when they was asked about the evaluation on syariah banks:

Subject	Statement	Theme	Conclusion
(IK-07)	The services during time being a customer of a syariah bank was very good, the bank staffs were really kind	Excellent service	satisfied (positive impression)
(IK-04)	When [I] paid the mortgage before, [they] eased up all the paperwork and was simple, and the contract can be done in [your] workplace	Excellent service	satisfied (positive impression)
(IK-03)	The services were very good	Excellent service	satisfied (positive impression)
(IK-14)	In terms of services, syariah bank is very friendly and satisfying	Excellent service	satisfied (positive impression)
(IK-11)	The marketing is fast response and informative, from the public service are very satisfying	Excellent service	satisfied (positive impression)

Based on the experiences of the key informants above as customers of syariah banks that 100% key informants shared positive impression and evaluation towards the banks in which they were the customers. The researcher concluded that Christian customers were very satisfied with the services provided by syariah banks. These findings are in line with the theory proposed by Wibowo & Priansa, (2017) that good services and comfort provided by producers to their customers makes the customers always choose the same location to purchase the products they need. This findings also supported previous studies conducted by Rizki and Ishari (2017); (Sukti & Aliansyah (2019); Rosdiana and Marlina, (2020); Razimi and Romle (2017) who uniformly found that the preference of nonmoslem customers of syariah banks was due to good and sympathetic services.

Conative Perception

According to Walgito (2004), the conative component (attitude or action component) is the component that is related to one's tendency to take action or to perform certain attitude toward the attitude of the object. This component indicated the intensity of one's action, that is, it shows the level of one's tendency of action or attitude towards an attitude object.

The result related to behavior of nonmoslem customers at Bank Syariah Indonesia (BSI) Manado branch, the act of consulting and asking for advice from family or friends before becoming customers at Islamic banks, which was only conducted by small number of key informants. The fact is they feel no need to ask for advise or recommendations for being customers in Islamic banks. In terms of the desire or action to use Islamic bank products and services, all key informants have used savings and financing products. The respective comparisons are 37% of non-moslem customers using savings products and 63% using financing products.

The result is supported by previous research conducted by Rifai (2017) that the most dominant conative perception variable affects the interest in becoming a customer of Islamic banks.

CONCLUSIONS

The findings of this study concluded that the perception of nonmoslem customers towards the Manado branch of the Bank Syariah Indonesia was dominated by the affective (emotional) component that is the component of perception that is related to affection and antipathy or the like and dislike feeling. The satisfaction feeling towards the services provided by bank was expressed by all key informants.

The cognitive (perceptual) component that is the component that is related to knowledge, opinion and interpretation ranked second as the factors of perception examined in this study. Generally, the customers knew that syariah banks are banks that apply the principle of Islamic law based on the holy Quran and the *hadis*. The customers also understood the differences between syariah banks and conventional ones that is the application of bank interest in conventional banks and the profit-sharing system in syariah banks that emphasize fairness system where both customers and the banks equally share either profit or loss based on the contract.

Conative perception ranked in last position in this study. This component shows the intensity of action indicating one's level of tendency to take action or to behave towards the attitude object. Key informant consulted or asked for advice from their family before deciding to be the customers of syariah banks. In terms of the use of products, most key informants enjoyed financial products offered by the Manado branch of the Bank Syariah Indonesia.

Manado is a multi-cultural city, so it is necessary to conduct research on the factors that influence the intention of non-moslem customers to use Islamic banking products and services. For this reason, it is necessary to study the motivations behind the decision of nonmoslem customers to use Islamic banking products and services.

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